

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
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MidFirst Bank



Order Filed on March 5, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-12691JNP

In Re:
Amy Holmes
Debtor.

Adv. No.:

Hearing Date: 3/28/2017 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

ORDER CURING POST-PETITIION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: March 5, 2019

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is placed over a horizontal line. Below the line, the name is typed in a standard font.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Amy Holmes
Case No: 17-12691JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, LLC, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 1126 Collings Road, Camden NJ 08104-3006 Camden, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Tamika Nicole Wyche, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 22, 2019, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2018 through February 2019 for a total post-petition default of \$2,733.34 (5 @ \$538.15, 2 Late Charges @ 21.52 less suspense balance of \$0.45); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor will make an immediate payment of \$300.00; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,433.34 will be paid by Debtor remitting \$202.00 per month for eleven months and \$211.34 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on March 1, 2019 and continue for a period of twelve months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2019, directly to Secured Creditor's servicer, MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Amy Holmes
Case No: 17-12691JNP

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and;

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Amy Holmes
 Debtor

Case No. 17-12691-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Mar 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2019.

db Amy Holmes, 1126 Collings Rd, Camden, NJ 08104-3006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor MIDFIRST BANK cwohlrb@logs.com, njbankruptcynotifications@logs.com
 Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
 John R. Morton, Jr. on behalf of Creditor National Auto Sales ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Michelle Banks-Spearman on behalf of Creditor City of Camden MiSpearm@ci.camden.nj.us, NaHarvey@ci.camden.nj.us;LyLaracu@ci.camden.nj.us;ElRedmer@ci.camden.nj.us
 Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmllawgroup.com
 Tamika Nicole Wyche on behalf of Debtor Amy Holmes dpdlawyer@comcast.net, G30609@notify.cincompass.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
 William E. Craig on behalf of Creditor National Auto Sales mortoncraigecf@gmail.com, mortoncraigecf@gmail.com

TOTAL: 11